

REMARKS

Applicants thank the Examiner for carefully considering this application and for indicating that that claims 11, 12, 16, 17, 31, 32, 35, 36, 47, 48, 51, and 52 contain allowable subject matter.

Examiner Interview

Applicants thank the Examiner for the courtesies extended during the Examiner Interview on September 4, 2007.

Drawings

Applicants request that the Examiner please indicate whether all the drawings filed on March 24, 2000 are accepted.

Disposition of Claims

Claims 1-54 were pending in this application. Claims 6-11, 14, 16, 20, 23, 26-31, 33, 35, 38, 39, 43-47, 49, 51, and 54 are canceled by way of this reply without prejudice or disclaimer. Claims 1, 15, 21, 34, 40, and 50 are independent. The remaining claims depend, directly or indirectly, from claims 1, 15, 21, 34, 40, and 50.

Claim Amendments

Independent claims 1, 15, 21, 34, 40, and 50 are amended to include allowable subject matter, as indicated by the Examiner, from claims 11, 16, 31, 35, 47, and 51, respectively¹. Claims 2, 3, 12, 17, 19, 22, 32, 36, 41, 42, 48, and 52 are amended to correct claim dependency issues arising from the cancellation of the above claims and to correct antecedent basis issues. No new matter is added by way of these amendments.

Rejection(s) under 35 U.S.C. § 102

Claims 1-10, 13-15, 18-30, 33-34, 37-48, 49-50, and 53-54 stand rejected under 35 U.S.C. § 102(a) as anticipated by CheckFree's Recon-Plus for Windows (hereinafter "Recon-Plus"). Claims 6-10, 14, 20, 23, 26-30, 33, 38, 39, 43-47, 49, and 54 are canceled by way of this reply. Thus, the rejection is now moot with respect to the canceled claims. To the extent this rejection still applies to the remaining claims, the rejection is respectfully traversed.

"A claim is anticipated only if each and every element as set forth in the claim is found, either expressly or inherently described, in a single prior art reference." MPEP § 2131 (quoting *Verdegaal Bros. v. Union Oil Co. of California*, 814 F.2d 628, 631, 2 USPQ2d 1051, 1053 (Fed. Cir. 1987)). See MPEP § 2131.

As described above, independent claims 1, 15, 21, 34, 40, and 50 are amended to include the allowable subject matter, as indicated by the Examiner, of claims 11, 16, 31, 35,

47, and 51, respectively. Therefore, Recon-Plus does not, expressly or inherently, describe each and every element set forth in amended independent claims 1, 15, 21, 34, 40, and 50. Thus, claims 1, 15, 21, 34, 40, and 50 are now in condition for allowance.

The remaining claims depend, either directly or indirectly from claims 1, 15, 21, 34, 40, and 50 and are allowable for at least the same reasons as the aforementioned allowable independent claims. Accordingly, withdrawal of this rejection is respectfully requested.

¹ The amendments to the claims also include, as necessary, limitations from the intervening claims.

Conclusion

Applicants believe this reply is fully responsive to all outstanding issues and places this application in condition for allowance. If this belief is incorrect, or other issues arise, the Examiner is encouraged to contact the undersigned or his associates at the telephone number listed below. Please apply any charges not covered, or any credits, to Deposit Account 50-0591 (Reference Number 37202/119001; 990012).

Dated: September 21, 2007

Respectfully submitted,

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